

SERFF Tracking Number: ULCC-127337195 State: Arkansas  
Filing Company: The Union Labor Life Insurance Company State Tracking Number: 49390  
Company Tracking Number: ULLR-WL-1109  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: POLICY AMENDMENT BENEFICIARY SUCCESSION  
Project Name/Number: ULLR-WL-1109/

## Filing at a Glance

Company: The Union Labor Life Insurance Company

Product Name: POLICY AMENDMENT BENEFICIARY SUCCESSION SERFF Tr Num: ULCC-127337195 State: Arkansas

TOI: L071 Individual Life - Whole SERFF Status: Closed-Approved- Closed State Tr Num: 49390

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life Co Tr Num: ULLR-WL-1109 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: LaShawn Bowman, Kevin Ross, Carla Wallace Disposition Date: 08/04/2011

Date Submitted: 07/25/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: ULLR-WL-1109

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Filing Status Changed: 08/04/2011

State Status Changed: 08/04/2011

Created By: Carla Wallace

Corresponding Filing Tracking Number:

Filing Description:

Re: The Union Labor Life Insurance Company

New Form Filing

Policy Amendment, ULLR-WL-1109.Beneficiary Succession

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Carla Wallace

NAIC: 781-69744 FEIN: 13-1423090

SERFF Tracking Number: ULCC-127337195 State: Arkansas  
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Project Name/Number: ULLR-WL-1109/

Dear Sir or Madam:

Enclosed for your review and approval is Policy Amendment form ULLR-WL-1109.Beneficiary Succession. This form is new and does not replace any form currently on file with the Department.

This Amendment revises the Beneficiary provision within our individual whole life insurance policy form ULL-WL-1109 approved on April 26, 2010 currently on file with your Department. The Beneficiary provision was revised to clarify the beneficiary succession. Other than this change, the policy form remains unchanged as currently on file with your Department.

Please advise us of your decision regarding this amendment at your earliest convenience.

If you have any questions, please let us know.

Sincerely,

Carla W. Wallace, MA  
Senior Compliance Analyst  
Policy Development Department

## SOLUTIONS FOR THE UNION WORKPLACE

8403 Colesville Road  
Silver Spring, MD 20910  
202.962.2901 phone  
202.682.6713 fax  
cwallace@ullico.com  
www.ullico.com

## Company and Contact

### Filing Contact Information

Carla Wallace, Compliance Analyst cwallace@ullico.com  
8403 Colesville Rd 202-962-2901 [Phone]  
Silver Spring, MD 20910

### Filing Company Information

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The Union Labor Life Insurance Company CoCode: 69744 State of Domicile: Maryland  
 8403 Colesville Road Group Code: 781 Company Type: Life and Health  
 Silver Spring, MD 20910 Group Name: State ID Number:  
 (202) 682-0900 ext. [Phone] FEIN Number: 13-1423090

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$125.00  
 Retaliatory? Yes  
 Fee Explanation: 1 form filed @ \$125.00 = \$125.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Union Labor Life Insurance Company	\$125.00	07/25/2011	50059684

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/04/2011	08/04/2011

*SERFF Tracking Number:*      *ULCC-127337195*                      *State:*                      *Arkansas*  
*Filing Company:*              *The Union Labor Life Insurance Company*      *State Tracking Number:*      *49390*  
*Company Tracking Number:*      *ULLR-WL-1109*  
*TOI:*                      *L071 Individual Life - Whole*                      *Sub-TOI:*                      *L071.101 Fixed/Indeterminate Premium - Single*  
*Product Name:*                      *POLICY AMENDMENT BENEFICIARY SUCCESSION*  
*Project Name/Number:*              *ULLR-WL-1109/*

## **Disposition**

Disposition Date: 08/04/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:*      *ULCC-127337195*                      *State:*                      *Arkansas*  
*Filing Company:*              *The Union Labor Life Insurance Company*      *State Tracking Number:*      *49390*  
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*TOI:*                      *L071 Individual Life - Whole*                      *Sub-TOI:*                      *L071.101 Fixed/Indeterminate Premium - Single Life*  
  
*Product Name:*                      *POLICY AMENDMENT BENEFICIARY SUCCESSION*  
*Project Name/Number:*              *ULLR-WL-1109/*

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	READABILITY CERTIFICATION		Yes
<b>Supporting Document</b>	VARIABLE MEMORANDUM		Yes
<b>Form</b>	Policy Amendment		Yes

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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ULLR-WL-1109	Policy/Contract	Beneficiary Succession Certificate: DC	Initial		59.900	ULLR-WL-1109.Beneficiary Succession.pdf
		Policy/Contract	Amendments, Insert Page, Endorsement or Rider				

# The Union Labor Life Insurance Company

("We, Us, Our, the Company")

[ Administrative Office: 8403 Colesville Road, Silver Spring, Maryland 20910

Executive Office: 1625 Eye Street N.W., Washington DC 20006 ]

## POLICY AMENDMENT

This Policy Amendment ("Amendment") is a part of the Policy to which it is attached and is effective as of the effective date of such Policy.

The **Beneficiary** provision under the **GENERAL PROVISIONS** is deleted and replaced with the following:

### **Beneficiary**

While the Insured is living, You may appoint one or more Beneficiaries and may revoke an appointment unless You made it irrevocable. If You have reserved the right to change the Beneficiary, You may do so by Written Request. You must revoke any previous appointments and designate the new person or persons to be Beneficiary.

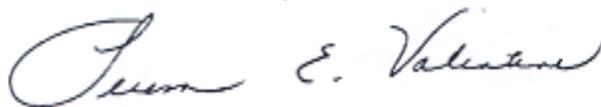
No appointment or change in appointment will take effect unless We receive the Written Request. When received, the Written Request will take effect as of the date it was signed unless otherwise specified by the Owner, subject to payment or other action taken by Us before it was received.

If there is no Beneficiary when You die benefits are paid: (1) to Your living spouse or domestic partner; (2) if You do not have one, in equal shares to Your living, lawful children; or (3) if there are none in equal shares to Your living, lawful parents; or (4) if there are none, in equal shares to Your living, lawful brothers and sisters; or (5) if there are none, to Your estate.

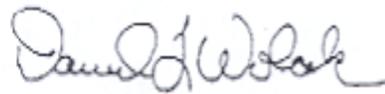
Except in the case of a legal adoption, lawful children, parents, brothers and sisters do not mean "step" children, parents, brothers or sisters.

Except as amended above, the Policy to which this Amendment is attached remains unchanged. All changes are subject to the terms and conditions of the Policy.

[



SECRETARY



ACTING PRESIDENT

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b> Document Attached.		
<b>Attachment:</b> Readability Certification.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> The application that would be used with this filing would be ULLA-LIF-1109. This form was approved by the Arkansas Department of Insurance on March 10, 2010.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b> Not Applicable.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> READABILITY CERTIFICATION		
<b>Comments:</b> Please find attached a readability certification.		
<b>Attachment:</b> Readability Certification.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>

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**Satisfied - Item:** VARIABLE MEMORANDUM

**Comments:**

Please find attached a variable memorandum.

**Attachment:**

VARIABLE MEMORANDUM.pdf

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## READABILITY CERTIFICATION

I certify that the form submitted with this filing achieved the following score using the Flesch Test Reading Score standards.

Form	Description	Score
ULLR-WL-1109.Beneficiary Succession	Policy Amendment	59.9



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**Daniel L. Wolak**  
**Acting President**

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ULLR-WL-1109.Beneficiary Succession	Policy Amendment	59.9



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**Daniel L. Wolak**  
**Acting President**

**Variable Memorandum**  
**The Union Labor Life Insurance Company**

**Policy Amendment**  
**ULLR-WL-1109.Benefit Succession**

Variable data is bracketed. Variable data will never exclude or limit provisions mandated by federal or state law.

1. The company addresses at the top of the form will be revised if the addresses change.
2. The signature block at the end of the form will be revised if the company officers change.